

Getting Health Insurance

What are my health insurance coverage options?

Medi-Cal

Medi-Cal is California's Medicaid program. Prior to January 1, 2014, Medi-Cal health insurance was only an option for low-income children, parents, pregnant women, seniors, and people with disabilities.

As of January 1, 2014, the following people are ALSO eligible for Medi-Cal:

- People who have incomes at or below 138% of the Federal Poverty Level (FPL) (this was \$15,856 for one adult in 2013), including adults without children or disabilities, and some Legal Permanent Residents.
- Former foster youths who were in foster care on their 18th birthday are eligible for Medi-Cal until age 26, regardless of their income.

To apply for Medi-Cal, call the Department of Public Social Services (DPSS) Customer Service Center at 1-866-613-3777

Covered California

Effective January 1, 2014, individuals and families with incomes over 138% of the FPL (and who do not have *affordable* health insurance available at their job) can shop for health insurance online through Covered California (www.coveredca.com).

- Some subsidies or tax credits are available to qualifying individuals to help reduce costs.

Private Insurance

Individuals can continue to purchase insurance directly through a health plan.

The Remaining Uninsured

Health Care Reform does not cover everyone; however, County mental health clinics provide services to individuals that do not have health insurance. To find the county mental health clinic near you, [click here](#).

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